

# PROTECT YOURSELF, YOUR EMPLOYEES AND YOUR BUSINESS WITH DISABILITY INSURANCE SOLUTIONS

If you suddenly became sick or disabled and couldn't work, how would you pay your company's utilities, lease or employees' salaries? Would you have to spend your hard-earned savings, retirement assets or even your child's college education funds to make ends meet? Protect yourself, your employees and the business you've worked so hard to build with disability insurance (DI).

## PROTECT YOUR LIFE'S WORK — AND YOUR WORK LIFE

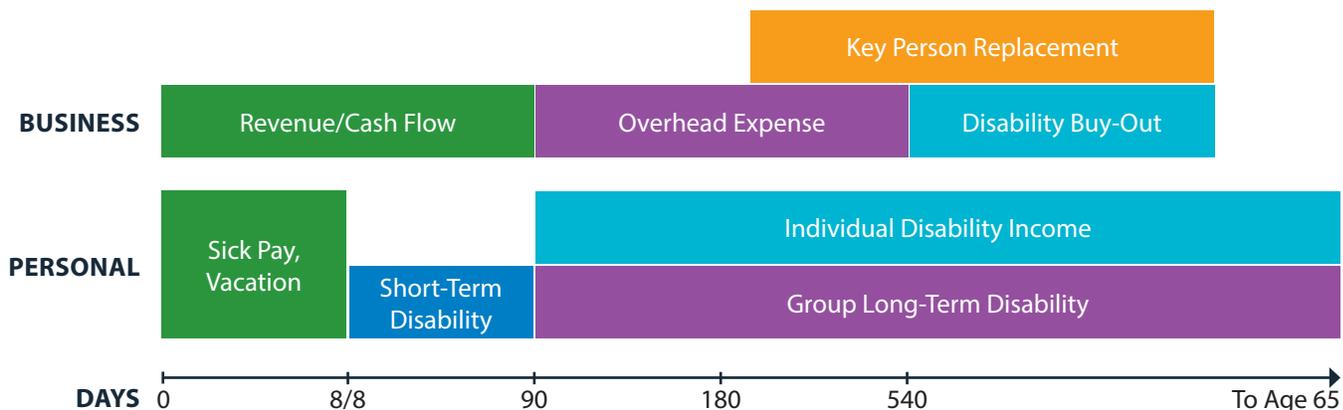
NFP offers intelligent disability protection solutions that can help prepare you, and the people you rely on, for the unexpected. We'll walk you through the options to find the best fit for your unique needs.

<p><b>Income and Retirement Savings Protection &amp; Employee Benefits Needs</b></p>	<p><b>Individual DI Insurance Can Help You:</b></p> <ul style="list-style-type: none"> <li>• Provide for your family if you become too sick or hurt to work</li> <li>• Maintain your lifestyle without draining savings or business profits</li> <li>• Continue saving for retirement during a disability with DI retirement riders</li> <li>• Provide benefits for employees on an employer- or employee-paid basis</li> </ul>
<p><b>Exit Planning</b></p>	<p><b>Disability Buyout Insurance Funds a Buy-Sell Agreement To Let You:</b></p> <ul style="list-style-type: none"> <li>• Buy out a totally disabled business owner on a reimbursement basis</li> <li>• Maximize the financial return when the business is transferred, while minimizing tax liability</li> <li>• Help the business survive a partner's departure, allowing remaining owner(s) and their families to receive the full value of the business</li> </ul>
<p><b>Business Protection</b></p>	<p><b>Overhead Expense Insurance Reimburses You for Fixed Expenses So You Can:</b></p> <ul style="list-style-type: none"> <li>• Help keep the doors of your business open</li> <li>• Return to a financially sound business</li> <li>• Sell your business at its full value if you're unable to return</li> </ul> <p><b>Key Person Replacement Insurance Provides Benefits So You Can:</b></p> <ul style="list-style-type: none"> <li>• Offset the costs of recruitment, temporary staffing, a revenue gap, etc.</li> <li>• Create goodwill by showing there's a "contingency" plan for these situations</li> </ul>

## THE POWER OF INTEGRATED DISABILITY SOLUTIONS

Combined, DI solutions can provide integrated protection for you and your business. In addition, underwriting concessions and discounts may apply if three or more individuals in your company buy individual DI coverage.

## COVER YOURSELF AND YOUR BUSINESS WITH THE RIGHT DI COMBINATION



Please note that elimination and benefit periods can vary depending on how policies are structured.  
Source: Principal Financial Group, 2012.

**Learn more about how to integrate disability insurance solutions into your employee benefits.**

### MEET THE EXPERT



**Keith Hoffman, VP**  
Disability

Keith is responsible for Disability at NFP, a single platform providing sales and support services to all of NFP’s distribution channels. During his 11 years, NFP has become ranked Top 10 in *Best’s Review* of Top Global Insurance Brokers providing over 50,000 individual disability policies to corporate clients, including many of the Fortune 500, representing over \$70 million of in-force premium. For over 25 years, Keith has been educating and motivating advisors on the merits of income protection through training and support. He’s active in US Masters competitive swimming, where he recently won a gold medal in the 2014 Masters Swimming World Championships. He is on the Board of Directors for U\$TOO (the largest educational and awareness non-profit for prostate cancer) and is a patient advocate in the fight against cancer both locally and nationally for the U.S. Department of Defense through the Congressionally Directed Medical Research Program.